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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	First name Ray Middle name Miller Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have		
۷.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7441	

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Case number (if known)

Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Jessie Ray Miller

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: Where you live 5456 W. Augusta Blvd. Chicago, IL 60651 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason.

Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Jessie Ray Miller

ar	Tell the Court About	Your B	ankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Requi</i> page 1 and check the app		Individuals Filing for Bankruptcy
	choosing to file under	■ Cl	hapter 7				
		☐ Cl	hapter 11				
		☐ CI	hapter 12				
		☐ CI	hapter 13				
3.	How you will pay the fee		about how yo	u may pay. Typ attorney is subr	in your local court for more details th cash, cashier's check, or money bay with a credit card or check with		
		☐ I need to pay the fee in installments. If you choose this option, sign and attach the Applica The Filing Fee in Installments (Official Form 103A).					Application for Individuals to Pay
		I request that my fee be waived (You may request this option only if you are filing for Chap but is not required to, waive your fee, and may do so only if your income is less than 150% o					
			applies to you	ur family size an	id you are unable to pay th		noose this option, you must fill out
			по друговис	nn to mave the c	mapler 7 Tilling Fee Walve	or (Omeian Form 100b) and me	it with your polition.
).	Have you filed for bankruptcy within the	■ No).				
	last 8 years?	☐ Ye	es.				
			District		When	Case nu	mber
			District		When	Case nu	mber
			District		When	Case nu	mber
10.	Are any bankruptcy	■ No	<u> </u>				
	cases pending or being filed by a spouse who is	☐ Ye					
	not filing this case with you, or by a business partner, or by an affiliate?	— те	55.				
			Debtor			Relationsh	hip to you
			District		When	Case num	nber, if known
			Debtor			Relationsh	hip to you
			District		When	Case num	nber, if known
11.	Do you rent your residence?	■ No	Go to l	ne 12.			
		☐ Ye	es. Has yo	ur landlord obta	nined an eviction judgment	against you and do you want	to stay in your residence?
				No. Go to line	12.		
				Yes. Fill out Initial bankruptcy pet		viction Judgment Against You	(Form 101A) and file it with this

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Document Page 4 of 47 Case number (if known) Debtor 1 **Jessie Ray Miller** Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Jessie Ray Miller

sie Ray Miller Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Filed 09/12/16 Case 16-29107 Doc 1 Entered 09/12/16 16:51:00 Desc Main Page 6 of 47 Document Case number (if known) Debtor 1 Jessie Ray Miller Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities

to be?

□ \$50,001 - \$100,000

□ \$100,001 - \$500,000

□ \$500,001 - \$1 million

Sign Below Part 7:

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

□ \$10,000,001 - \$50 million

□ \$50,000,001 - \$100 million

□ \$100,000,001 - \$500 million

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11. United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Jessie Ray Miller Signature of Debtor 2 Jessie Ray Miller Signature of Debtor 1 Executed on September 7, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

□ \$1,000,000,001 - \$10 billion

□ \$10,000,000,001 - \$50 billion

☐ More than \$50 billion

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Debtor 1 Jessie Ray Miller Page 7 01 47

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Agnes	Pogorzelski	Date	September 7, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Agnes Pog	gorzelski		
Agnes Po	gorzelski & Associates, P.C.		
Firm name	·		
7443 W. Ir	ving Park Road		
Suite 1W	_		
Chicago, I	L 60634		
Number, Street,	City, State & ZIP Code		
Contact phone	773-625-0300	Email address	pogorzelski.law@gmail.com
9679357			
Bar number & S	tato		

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		1200.11111	<u> </u>		
Fill in this infor	mation to identify your	case:			
Debtor 1	Jessie Ray Miller				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if this is amended filing	

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	t 1: Summarize Your Assets		
		Your as Value of	sets what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	10,318.41
	1c. Copy line 63, Total of all property on Schedule A/B	\$	10,318.41
Pa	t 2: Summarize Your Liabilities		
		Your lia Amount	bilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	8,299.18
	Your total liabilities	\$	8,299.18
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,584.20
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,577.00
Pa	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	edules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal, i	family, or

the court with your other schedules.

Official Form 106Sum

Summary of Yo

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

1,584.20 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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rst Name rst Name otcy Court for the: 106A/B VB: Prop	Middle Name Middle Name NORTHERN DISTRICT OF	Last Name Last Name ILLINOIS	☐ Check if this is an amended filing
rst Name rst Name otcy Court for the: 106A/B VB: Prop otcy list and describ	Middle Name Middle Name NORTHERN DISTRICT OF	Last Name	
otcy Court for the: 106A/B VB: Proportion	Middle Name NORTHERN DISTRICT OF	Last Name	
106A/B VB: Prop	NORTHERN DISTRICT OF		
106A/B VB: Prop		ILLINOIS	
106A/B VB: Prop			
VB: Prop	nertv		
VB: Prop	nertv		-
VB: Prop	nertv		
VB: Prop	ertv		
tely list and describ			12/15
		e. If an asset fits in more than one category, list the	
	ate as possible. If two married po	eople are filing together, both are equally responsik On the top of any additional pages, write your name	ole for supplying correct
Residence, Building	g. Land. or Other Real Estate Yo	u Own or Have an Interest In	
	<u></u>		
any legal or equitabl	e interest in any residence, build	ding, land, or similar property?	
property?			
Vehicles			
f you lease a vehic	le, also report it on Schedule (e any vehicles you own that
			\$0.00
any legal or equit	able interest in any of the fo	ollowing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
ppliances, furniture	e, linens, china, kitchenware		ыанна от елеттриона.
Househo	ld goods, TV, sofa, table,	bed, etc.	\$750.00
	r have legal or equitable for the portion and furnishings ppliances, furniture and furnishings.	Residence, Building, Land, or Other Real Estate You any legal or equitable interest in any residence, build property? Vehicles If you lease a vehicle, also report it on Schedule of you lease a vehicle, also report it on Schedule of the tractors, sport utility vehicles, motorcycles It, motor homes, ATVs and other recreational valiers, motors, personal watercraft, fishing vessels It we of the portion you own for all of your entriettached for Part 2. Write that number here Personal and Household Items any legal or equitable interest in any of the form and furnishings ppliances, furniture, linens, china, kitchenware	Residence, Building, Land, or Other Real Estate You Own or Have an Interest In any legal or equitable interest in any residence, building, land, or similar property? Vehicles r have legal or equitable interest in any vehicles, whether they are registered or not? Including you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. It, tractors, sport utility vehicles, motorcycles t, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories allers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories allers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Personal and Household Items any legal or equitable interest in any of the following items? and furnishings ppliances, furniture, linens, china, kitchenware

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

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Case number (if known) Document Debtor 1 **Jessie Ray Miller** 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$450.00 Wearing apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,200,00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... Cash \$20.00 17. Deposits of money

Yes.....

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

□ No Institution name:

page 2

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Case number (if known) Document

Debtor 1 **Jessie Ray Miller**

_		17.1.	Checking account	Bank of America	\$1,098.41
18	Bonds, mutual funds, o			age firms, money market accounts	
	■ No □ Yes		Institution or issuer name	e:	
19	joint venture	ock and	interests in incorporate	ed and unincorporated businesses, including an interest in	an LLC, partnership, and
	■ No □ Yes. Give specific info		about themne of entity:	% of ownership:	
20	Negotiable instruments	include pents are	personal checks, cashiers those you cannot transfe	le and non-negotiable instruments s' checks, promissory notes, and money orders. r to someone by signing or delivering them.	
21	■ No	RA, ERIS	SA, Keogh, 401(k), 403(b	o), thrift savings accounts, or other pension or profit-sharing plar	s
	☐ Yes. List each accoun	•	ely. of account:	Institution name:	
22	Examples: Agreements	d deposit	s you have made so that	you may continue service or use from a company ic utilities (electric, gas, water), telecommunications companies,	or others
	■ No □ Yes			Institution name or individual:	
23		r a perio	dic payment of money to	you, either for life or for a number of years)	
	■ No □ Yes Iss	suer nam	e and description.		
24	. Interests in an education 26 U.S.C. §§ 530(b)(1), 5			ied ABLE program, or under a qualified state tuition progra	m.
	· · · ·	stitution r	name and description. Se	eparately file the records of any interests.11 U.S.C. § 521(c):	
25	■ No			than anything listed in line 1), and rights or powers exercise	able for your benefit
	Yes. Give specific info				
26	 Patents, copyrights, tra Examples: Internet dom No 			cher intellectual property om royalties and licensing agreements	
	☐ Yes. Give specific info	ormation	about them		
27	Licenses, franchises, a Examples: Building perr■ No			ive association holdings, liquor licenses, professional licenses	
	☐ Yes. Give specific info	ormation	about them		
N	loney or property owed t	o you?			Current value of the portion you own? Do not deduct secured

Official Form 106A/B Schedule A/B: Property page 3

claims or exemptions.

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Debtor 1	Jessie Ray Miller		Document	Page 13 of 47 Case number (if known)	
_	efunds owed to you				
■ No □ Yes	. Give specific information at	oout them. in	cluding whether you alre	eady filed the returns and the tax years	
		,	3 3	,	
29. Family		alimany and		ort maintananaa diiyaraa aattlamant nranartu	cottlement
■ No	ipies. Past due of lump sum	allmony, spo	usai support, criiid supp	ort, maintenance, divorce settlement, property	settlement
☐ Yes	. Give specific information				
	amounts someone owes y				
Exam	nples: Unpaid wages, disabili benefits; unpaid loans			efits, sick pay, vacation pay, workers' comper	nsation, Social Security
■ No					
	. Give specific information				
	ests in insurance policies inples: Health, disability, or life	e insurance; l	nealth savings account (HSA); credit, homeowner's, or renter's insurar	nce
■ No □ Yes	. Name the insurance compa	any of each n	olicy and list its value		
— 103		pany name:	oney and not no value.	Beneficiary:	Surrender or refund value:
If you	nterest in property that is on a rethe beneficiary of a living the has died.			ed surance policy, or are currently entitled to rece	eive property because
■ No					
⊔ Yes	. Give specific information				
	s against third parties, who apples: Accidents, employment			it or made a demand for payment s to sue	
■ Yes	. Describe each claim				
		WC ca	se; D/A: 4/2016		\$8,000.00
34. Other ■ No	contingent and unliquidat	ed claims of	every nature, includin	g counterclaims of the debtor and rights to	set off claims
	. Describe each claim				
-	inancial assets you did not	already list			
■ No □ Yes	. Give specific information				
00 A44	the dellar value of all of ve	tui fo	on Dout 4 in alcelium o		
	art 4. Write that number h			ny entries for pages you have attached	\$9,118.41
Part 5: D	escribe Any Business-Related	Property You	Own or Have an Interest	In. List any real estate in Part 1.	
-	own or have any legal or equi	itable interest	in any business-related p	roperty?	
	Go to Part 6. Go to line 38.				
— 103.	Go to line Go.				
	escribe Any Farm- and Commo you own or have an interest in fa			n or Have an Interest In.	
		equitable ir	nterest in any farm- or	commercial fishing-related property?	
	o. Go to Part 7.				
Official For			Schedule A/B: F	Property	page 4

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Case number (if known) Document

Debtor 1 **Jessie Ray Miller**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$1,200.00 Part 4: Total financial assets, line 36 \$9,118.41 58. 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$10,318.41 Copy personal property total \$10,318.41 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$10,318.41

Official Form 106A/B Schedule A/B: Property page 5 Case 16-29107 Doc 1 Filed 09/12/16 Entered 09/12/16 16:51:00 Desc Main

		I A A A I I I I I I	111 1 (1) (1) -	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jessie Ray Miller			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemp	ptions are	you claiming?	Check one only	, even if	your spouse is	s filing with	vou.
----	--------------------	------------	---------------	----------------	-----------	----------------	---------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$750.00		\$750.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$450.00		\$450.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
\$20.00		\$20.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$1,098.41	•	\$1,098.41	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$8,000.00		\$8,000.00	820 ILCS 305/21
		100% of fair market value, up to any applicable statutory limit	
	\$750.00 \$1,098.41	\$450.00 \$20.00 \$1,098.41 \$8,000.00	\$750.00 \$75

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Debtor 1 Jessie Ray Miller

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

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Fill in this infor				
Debtor 1	Jessie Ray Miller			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

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	0430 10 23101 1	Document	Page 18	3 of 47	o Bese Main
Fill in this i	nformation to identify your				
Debtor 1	Jessie Ray Miller				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Case number	er				
(if known)					☐ Check if this is an
					amended filing
Official F	form 106E/F				
		ho Have Unsecured	Claims		12/15
any executory Schedule G: E Schedule D: C left. Attach the	ontracts or unexpired leases Executory Contracts and Unexp Creditors Who Have Claims Sec	that could result in a claim. Also lis ired Leases (Official Form 106G). Do	st executory control of the control	ontracts on Schedule A/B: Prop any creditors with partially secu the Part you need, fill it out, nun	ured claims that are listed in mber the entries in the boxes on the
Part 1: L	ist All of Your PRIORITY Un	secured Claims			
	reditors have priority unsecure	d claims against you?			
	o to Part 2.				
☐ Yes.					
	ist All of Your NONPRIORIT				
	reditors have nonpriority unsec				
∐ No. Yo	ou have nothing to report in this p	art. Submit this form to the court with y	our other sche	dules.	
Yes.					
unsecure	d claim, list the creditor separately	aims in the alphabetical order of the of for each claim. For each claim listed, st the other creditors in Part 3.If you ha	identify what to	ype of claim it is. Do not list claims	s already included in Part 1. If more
					Total claim
4.1 Add	dison Central Pathology	Last 4 digits of acco	unt number	5285	\$80.00
	priority Creditor's Name E. 22nd Street	When was the debt i	neurrod?		
	nbard, IL 60148	When was the debt	incurreu :		
	ber Street City State Zlp Code	As of the date you fi	le, the claim i	s: Check all that apply	
_	incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed			
	at least one of the debtors and and	По	TY unsecured	I claim:	
□ c debt	Check if this claim is for a comr	•		and the second second	P. L
	e claim subject to offset?	☐ Obligations arising report as priority claim		ration agreement or divorce that y	you ala not
■ N	- No			g plans, and other similar debts	
ПΥ	'es	Other. Specify	ast due m	edical bills	
		— Other. Specify 1			

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Document Page 19 of 47 Debtor 1 Jessie Ray Miller Case number (if know) 4.2 \$2,809.50 **Advocate Illinois Masonic Medical** Last 4 digits of account number 5124 Nonpriority Creditor's Name P.O. Box 4247 When was the debt incurred? Carol Stream, IL 60197 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Past due medical bills ☐ Yes 4.3 City Of Chicago \$100.00 Last 4 digits of account number 2304 Nonpriority Creditor's Name **Department Of Finance** When was the debt incurred? P.O. Box 88292 Chicago, IL 60680 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Past due parking ticket Other. Specify City Of Chicago \$113.64 4.4 Last 4 digits of account number 8887 Nonpriority Creditor's Name **Department Of Finance** When was the debt incurred? P.O. Box 88292 Chicago, IL 60680 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated

Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Past due parking ticket ☐ Yes

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Document Page 20 of 47 Debtor 1 Jessie Ray Miller Case number (if know) 4.5 \$250.01 City Of Chicago Last 4 digits of account number 7240 Nonpriority Creditor's Name **Department Of Finance** When was the debt incurred? P.O. Box 88292 Chicago, IL 60680 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Past due parking ticket ☐ Yes 4.6 **City Of Chicago** Last 4 digits of account number 4572 \$100.00 Nonpriority Creditor's Name **Department Of Finance** When was the debt incurred? P.O. Box 88292 Chicago, IL 60680 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Past due parking ticket Other. Specify 4.7 \$1,000.00 Comcast Last 4 digits of account number Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? P.O. Box 3005 Southeastern, PA 19398 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify Past due utilities

☐ Debts to pension or profit-sharing plans, and other similar debts

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Debtor 1 Jessie Ray Miller Case number (if know) 4.8 \$1,490.03 ComEd Last 4 digits of account number 6040 Nonpriority Creditor's Name P.O. Box 805379 When was the debt incurred? Chicago, IL 60680 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Past due utilities ☐ Yes 4.9 **Direct TV** \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 6550 When was the debt incurred? Greenwood Village, CO 80155-6550 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Past due utilities ☐ Yes 4.1 **Merchants Credit** 0910 \$840.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W. Jackson Blvd. Opened 11/15 Last Active Suite 700 When was the debt incurred? 07/15 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Midwest Imaging** ☐ Yes Other. Specify Professionals

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Debtor	1 Jessie Ray Miller	Case number (if know)	
4.1	Merchants Credit	Last 4 digits of account number 6925	\$100.00
	Nonpriority Creditor's Name 223 W. Jackson Blvd. Suite 700 Chicago, IL 60606	Opened 05/15 Last Active When was the debt incurred? 12/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Collection Attorney Midwest Imaging Professionals	
4.1	Midwest Diagnostic Pathology, SC	Last 4 digits of account number 2266	\$66.00
	Nonpriority Creditor's Name 75 Remittance Drive Suite 3070	When was the debt incurred?	
	Chicago, IL 60675		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Past due utilities Other Specify	
4.1	Suburban Surgery Center	Last 4 digits of account number	\$350.00
3	Nonpriority Creditor's Name		4000.00
	1950 N. Harlem Ave. Elmwood Park, IL 60707	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	

Part 3: List Others to Be Notified About a Debt That You Already Listed

■ Other. Specify Past due medical bills

☐ Yes

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 Jessie Ray Miller

have more than one creditor for any of the debts the notified for any debts in Parts 1 or 2, do not fill out		dditional creditors here. If you do not have additional persons to be			
Name and Address Medical Recovery Specialists, LLC 2250 E. Devon Avenue, Suite 352	On which entry in Part 1 or Part 2 did the Line 4.2 of (Check one):	you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims			
Des Plaines, IL 60018	Last 4 digits of account number				
Name and Address Midwest Imaging Professionals P.O. Box 371863	On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims				
Pittsburgh, PA 15250	Last 4 digits of account number	— Tan E. Giodicio mai respiesty officeated stains			
Name and Address Midwest Imaging Professionals	On which entry in Part 1 or Part 2 did the state of the s	you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims			
P.O. Box 371863 Pittsburgh, PA 15250		■ Part 2: Creditors with Nonpriority Unsecured Claims			
- · 	Last 4 digits of account number				

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Tot	al Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					al Claim
Total	6f.	Student loans	6f.	\$	0.00
claims from Part 2	6~	Obligations spining sut of a consention agreement or divorce that			
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.		6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	8,299.18
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	8,299.18

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		17(7(3)))))					
Fill in this information to identify your case:							
Debtor 1	Jessie Ray Miller						
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS				
Case number							
(if known)							

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_

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		Docume	<u>nt Page 25 d</u>	ot 47	
Fill in this	s information to identify your	case:			
Debtor 1	Jessie Ray Miller				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fil	ing) First Name	Middle Name	Last Name	_	
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
		-		_	
Case num (if known)	nber				Charle if this is an
(II KIIOWII)					Check if this is an amended filing
					amenaea ming
Officia	l Form 106H				
		abtera			
Sched	dule H: Your Cod	eptors			12/15
No Ye. 2. Wift Arizon No Ye. 3. In Co	thin the last 8 years, have you ha, California, Idaho, Louisiana . Go to line 3. s. Did your spouse, former spo	u lived in a community pr , Nevada, New Mexico, Pu use, or legal equivalent live	operty state or territo erto Rico, Texas, Wash with you at the time? spouse as a codebto	ry? (Community propert iington, and Wisconsin.) r if your spouse is filin	
Form					Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor	ID O. d.			editor to whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedule	es that apply:
3.1				☐ Schedule D, lin	۵
0.1	Name			□ Schedule E/F, I	
				☐ Schedule G, lin	
	Number Street	Chata	ZID Codo		
	City	State	ZIP Code		
				—	
3.2	Name			Schedule D, lin	
				☐ Schedule E/F, I	
				☐ Schedule G, lin	e
	Number Street			_	
	City	State	ZIP Code		

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Eill	in this information to identify your o					ı				
	otor 1 Jessie Ray									
	otor 2 ouse, if filing)				_					
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS							
O Be a sup spo	fficial Form 106l chedule I: Your Inc as complete and accurate as pos plying correct information. If you use. If you are separated and you	sible. If two married peo are married and not filing ar spouse is not filing wi	ng jointly, and your th you, do not inclu	spouse i	s liv natio	A A A A A A A A A A A A A A A A A A A	income : M / DD/ Y tor 2), bo you, incli	d filing ent showir as of the f YYYY th are equade informationse. If m	mation about ore space is	12/15 lible for your needed,
	ch a separate sheet to this form. t 1: Describe Employment		onal pages, write yo	our name	anc	l case nu	imber (if	known). <i>I</i>	Answer every	question
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-f	iling spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status Occupation	☐ Employed ■ Not employed				☐ Emplo	•		
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed the	here?							
Esti	mate monthly income as of the cuse unless you are separated.		you have nothing to r	eport for a	any	line, write	\$0 in the	space. In	clude your nor	n-filing
-	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	n for all e	mplo	oyers for	that perso	n on the I	ines below. If y	you need
						For Deb	otor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$		0.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$		0.00	\$	N/A	

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Debt	or 1	Jessie Ray Miller		Ca	ase number (if known)					
	Con	by line 4 here	4.		For Debtor 1			ebtor filing s	2 or pouse N/A	
_	•		٠.	,	0.00	_	Ψ		11//	_
5.		all payroll deductions:	- -				Φ.			
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a. 5b.			_	\$		N/A N/A	_
	5c.	Voluntary contributions for retirement plans	5c.			_	\$ 		N/A N/A	_
	5d.	Required repayments of retirement fund loans	5d.		0.00	_	\$—		N/A	_
	5e.	Insurance	5e.			_	\$		N/A	_
	5f.	Domestic support obligations	5f.			_	\$		N/A	_
	5g.	Union dues	5g.	. 9	0.00	_	\$		N/A	_
	5h.	Other deductions. Specify:	5h.		0.00) +	+ \$		N/A	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00)	\$		N/A	_
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00)_	\$		N/A	_
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify: TTD WC	8a. 8b. 8c. 8d. 8e. 8f. 8g.		6 0.00 6 0.00 6 0.00 6 0.00		\$ \$ \$ \$		N/A N/A N/A N/A N/A	- - - -
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,584.20		\$		N/A	<u> </u>
10.	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	1,584.20 +	\$		N/A	= \$	1,584.20
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			,					•
11.	Inclu othe	the all other regular contributions to the expenses that you list in Schedule adde contributions from an unmarried partner, members of your household, your per friends or relatives. The include any amounts already included in lines 2-10 or amounts that are not a cify:	depei					chedule 11.		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12.	\$	1,584.20
13.	Do y	you expect an increase or decrease within the year after you file this form	?							y income
		Voc Evolain:								

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Fill	in this information to identify you	ır case:				
Deb	otor 1 Jessie Ray M	iller		Check	if this is:	
					an amended filing	
	otor 2 ouse, if filing)				\ supplement show 3 expenses as of	ving postpetition chapter the following date:
		NODTHERN DISTRICT OF HILLING	210	_		
Unit	ted States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLING	DIS	N	MM / DD / YYYY	
l	se number nown)					
O	fficial Form 106J					
	chedule J: Your E					12/15
info	as complete and accurate as permation. If more space is nee mber (if known). Answer every	possible. If two married people are ded, attach another sheet to this f question.	e filing together, bo form. On the top of	oth are equal any addition	lly responsible fo nal pages, write y	r supplying correct our name and case
Par	t 1: Describe Your Househ	old				
1.	Is this a joint case?					
	No. Go to line 2.					
	☐ Yes. Does Debtor 2 live in	a separate household?				
	□ No □ Voc. Dobtor 2 must	file Official Form 106J-2, Expenses	for Congrate House	hold of Dobto	or 2	
		ille Official Form 1003-2, Expenses	ioi separate nouse.	noid of Debic	JI 2.	
2.	Do you have dependents?	□ No				
	Do not list Debtor 1 and Debtor 2.	■ Yes. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the					□ No
	dependents names.		Jessie Ray Mil	ler, Jr.	7	■ Yes
						□ No
						☐ Yes ☐ No
						☐ Yes
						□ res □ No
						☐ Yes
3.	Do your expenses include expenses of people other the yourself and your dependen					
Est exp		g Monthly Expenses ur bankruptcy filing date unless yo ankruptcy is filed. If this is a supp				
the	lude expenses paid for with no value of such assistance and ficial Form 106I.)	on-cash government assistance if have included it on Schedule I: Y	you know our Income		Your expe	enses
,01						
4.	The rental or home ownersh payments and any rent for the	ip expenses for your residence. In ground or lot.	nclude first mortgage	4. \$		350.00
	If not included in line 4:					
	4a. Real estate taxes			4a. \$		0.00
	4b. Property, homeowner's,			4b. \$		0.00
	·	pair, and upkeep expenses		4c. \$		0.00
5.		on or condominium dues nts for vour residence, such as hor	me equity loans	4d. \$ 5. \$		0.00

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Debtor 1 Jessi	e Ray Miller	Case num	ber (if known)	
6. Utilities:				
	city, heat, natural gas	6a.	\$	0.00
	sewer, garbage collection	6b.	\$	0.00
	none, cell phone, Internet, satellite, and cable services	6c.	·	155.00
	Specify:	6d.	·	0.00
	pusekeeping supplies	ou.	·	
	. •		·	450.00
	nd children's education costs	8.	\$	50.00
	undry, and dry cleaning	9.	\$	50.00
	re products and services	10.	·	50.00
	dental expenses	11.	\$	50.00
	ion. Include gas, maintenance, bus or train fare.	12.	\$	220.00
	e car payments.	13.	·	30.00
	nt, clubs, recreation, newspapers, magazines, and books		·	
	ontributions and religious donations	14.	\$	20.00
5. Insurance.	le incurence deducted from your new or included in lines 4 or 20			
15a. Life ins	le insurance deducted from your pay or included in lines 4 or 20.	15a.	¢	0.00
15a. Lile ins			•	0.00
		15b.		152.00
15c. Vehicle		15c.		0.00
	nsurance. Specify:	15d.	\$	0.00
	ot include taxes deducted from your pay or included in lines 4 or 20.		•	
Specify:		16.	\$	0.00
	or lease payments:		•	
•	yments for Vehicle 1	17a.	·	0.00
	yments for Vehicle 2	17b.	•	0.00
17c. Other.		17c.	·	0.00
17d. Other.	Specify:	17d.	\$	0.00
	nts of alimony, maintenance, and support that you did not report as		•	0.00
	om your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	·	0.00
	ents you make to support others who do not live with you.		\$	0.00
Specify:		19.		
	roperty expenses not included in lines 4 or 5 of this form or on Sch			
	ages on other property	20a.		0.00
20b. Real e	state taxes	20b.	\$	0.00
20c. Proper	ty, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Mainte	nance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeo	owner's association or condominium dues	20e.	\$	0.00
I. Other: Speci	fv:	21.	+\$	0.00
	· -		- +	0.00
•	our monthly expenses			
22a. Add line	s 4 through 21.		\$	1,577.00
22b. Copy lin	e 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. Add line	22a and 22b. The result is your monthly expenses.		\$	1,577.00
			·	.,077100
-	our monthly net income.			
	ine 12 (your combined monthly income) from Schedule I.	23a.	\$	1,584.20
23b. Copy y	our monthly expenses from line 22c above.	23b.	-\$	1,577.00
				·
23c. Subtra	ct your monthly expenses from your monthly income.			7.00
The re	sult is your monthly net income.	23c.	\$	7.20
	ect an increase or decrease in your expenses within the year after y			
	lo you expect to finish paying for your car loan within the year or do you expect you	ur mortgage p	payment to increase	e or decrease because o
	the terms of your mortgage?			
■ No.				
☐ Yes.	Explain here:			

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Fill in this infor	mation to identify your	case.			
Debtor 1	Jessie Ray Miller	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official For	m 106Dec				
		n Individual	Debtor's S	chadulas	10/15
Declara	Holl About a	<u>III IIIUIVIUUAI</u>	Depioi 3 3	<u> Cileudies</u>	12/15
obtaining mone years, or both. 1		n connection with a banl			ment, concealing property, or 0, or imprisonment for up to 20
0.5					
Did you pa	ay or agree to pay some	one who is NOT an attor	rney to help you fill ou	it bankruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach Bank	ruptcy Petition Preparer's Notice,
				Declaration,	and Signature (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the sum	nmary and schedules f	iled with this declaration	n and
X /s/ Jes	ssie Ray Miller		X		
Jessie	e Ray Miller ure of Debtor 1			of Debtor 2	

Date

Date September 7, 2016

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before							
Debtor 2 Fran Name Midde Name Last Name	Fil	l in this inform	ation to identify you	r case:			
Debtor 2 Sequence if, Briefly First Name	De	btor 1			Last Name		
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Offficial Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 36 as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part II Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there Within the last 3 years, have you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Pert 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a businesse, including part-time activities. If you are filing a joint case and you have income that you receive together. list it only once under Debtor 1. Debtor 1 Sources of income Check all that apply. Checker deductions and exclusions) Wages, commissions, bonuses, tips Debtor 2 Sources of income (Checke all that apply). Checker deductions and exclusions) Wages, commissions, bonuses, tips	De	btor 2	Tistivanie	Wildle Name	Last Name		
Case number Check if this is an amended filing Check if this is an amended filing Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married Not married Not married Not married Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes, Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income Debtor 1 Sources of Income Check all that apply. No Yes, Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income Check all that apply. Geross income Check all that apply. Geross income Check all that apply. Chec	(Sp	ouse if, filing)	First Name	Middle Name	Last Name		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally presponsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married No What is your current marital status? Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the lotal amount of Income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) bonuses, tips Sources of income (before deductions and exclusions) Bonuses, tips	Un	ited States Ban	kruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 2	Ca	se number					
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct from common from the form of space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part I: Give Details About Your Marital Status and Where You Lived Before What is your current marital status?	(if k	nown)				-	
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Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before	St	atement	of Financial	Affairs for Individ	duals Filing for B	ankruptcy	4/16
Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married Not married Not married Not married No married Not							
What is your current marital status? Married Not married					this form. On the top of any	additional pages, write you	ur name and case
What is your current marital status? Married Not married	Pa	rt 1: Give De	etails About Your Ma	urital Status and Where You	Lived Refore		
Married					Elved Belole		
Not married During the last 3 years, have you lived anywhere other than where you live now? No	1.	wnat is your	current marital statu	IS?			
During the last 3 years, have you lived anywhere other than where you live now? No		☐ Married					
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 1. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income Check all that apply. Wages, commissions, bonuses, tips \$7,808.00		Not marr	ied				
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Debtor 2 Debtor 2 Debtor 3 Debtor 4 Debtor 4 Debtor 5 Debtor 5 Debtor 6 Debtor 6 Debtor 6 Debtor 6 Debtor 7 Debtor 7 Debtor 6 Debtor 7 Debtor 7 Debtor 7 Debtor 8 Debtor 9	2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Debtor 2 Debtor 2 Debtor 3 Debtor 4 Debtor 4 Debtor 5 Debtor 5 Debtor 6 Debtor 6 Debtor 6 Debtor 6 Debtor 7 Debtor 7 Debtor 6 Debtor 7 Debtor 7 Debtor 7 Debtor 8 Debtor 9		■ No					
lived there		_	all of the places you I	ived in the last 3 years. Do no	ot include where you live now		
lived there		Debtor 1 Pri	or Address:	Dates Debtor 1	Debtor 2 Prior Ad	dress:	Dates Debtor 2
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Ves. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filled for bankruptcy: Wages, commissions, bonuses, tips The date you filled for bankruptcy: Wages, commissions, bonuses, tips		Deptor 1 File	or Address.		Debiol 2 Filol Au	uiess.	
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Ves. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filled for bankruptcy: Wages, commissions, bonuses, tips The date you filled for bankruptcy: Wages, commissions, bonuses, tips	3.	Within the las	st 8 vears, did vou ev	ver live with a spouse or led	ial equivalent in a commun	ity property state or territor	v? (Community property
Tyes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips \$7,808.00 Wages, commissions, bonuses, tips	stat						
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If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$7,808.00 Wages, commissions, bonuses, tips	4.	Did you have	any income from en	nployment or from operatin	g a business during this ye	ar or the two previous cale	ndar years?
□ No ■ Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. From January 1 of current year until the date you filed for bankruptcy: Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$7,808.00 □ Wages, commissions, bonuses, tips							
Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$7,808.00 Wages, commissions, bonuses, tips			g a joint oase and you	nave moonie that you receive	o togothor, not it offly office di	del Bester 1.	
Debtor 1 Sources of income Check all that apply. From January 1 of current year until the date you filed for bankruptcy: Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$7,808.00 Wages, commissions, bonuses, tips \$7,808.00		_ '''					
Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$7,808.00		■ Yes. Fill	in the details.				
Check all that apply. (before deductions and exclusions) The date you filed for bankruptcy: Wages, commissions, bonuses, tips \$7,808.00 Under the date you filed for bankruptcy: Check all that apply. Check all that apply. Check all that apply. Under the deductions and exclusions and exclusions. Check all that apply. Check all that apply. Check all that apply. Check all that apply. One that apply. Check all that apply. Check all that apply. Check all that apply. One that apply. One that apply. Check all that apply. One tha				Debtor 1		Debtor 2	
From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips *7,808.00 Uwages, commissions, bonuses, tips *7,808.00 Uwages, commissions, bonuses, tips							
the date you filed for bankruptcy: wages, commissions, bonuses, tips wages, commissions, bonuses, tips				опеск ан тат арргу.	(опеск ан тат арргу.	\
the date you filed for bankruptcy: wages, commissions, bonuses, tips wages, commissions, bonuses, tips	Fre	om January 1 o	of current year until	Wages commissions	\$7.808.00	☐ Wages, commissions	
☐ Operating a business ☐ Operating a business					¥-,		
				☐ Operating a business		☐ Operating a business	

Official Form 107

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Case number (if known)

				Debtor 1					Debtor 2		
				Sources of Check all t		(bet	oss income fore deductions)	ns and	Sources of i		Gross income (before deductions and exclusions)
		endar year: o December (31, 2015)	■ Wages, bonuses, t	commissions,		\$25 ,	568.00	☐ Wages, co		
				☐ Operati	ng a business				☐ Operating	a business	
		ndar year bef o December 3		■ Wages, bonuses, to	commissions,		\$9,	307.00	☐ Wages, co	,	
				☐ Operati	ng a business				☐ Operating	a business	
	Include in and other winnings List each	ncome regard r public benef . If you are fili	less of wheth it payments; p ng a joint cas ne gross inco	er that incon pensions; re e and you ha		imples est; div ou rec	s of other inco vidends; mor ceived togeth	ome are ali ney collecte er, list it on	ed from lawsui lly once under	ts; royalties; and Debtor 1.	ecurity, unemployment d gambling and lottery
				Debtor 1					Debtor 2		
				Sources of Describe be		eac (bet	oss income to th source fore deduction clusions)		Sources of i		Gross income (before deductions and exclusions)
Par	t 3: Lis	st Certain Pa	yments You	Made Befor	e You Filed for E	Bankrı	uptcy				
6.	□ No.	Neither De individual p During the No. Yes * Subject to Section 1 of	ebtor 1 nor D rimarily for a 90 days befo Go to line 7. List below e paid that cre not include a o adjustment r Debtor 2 of 90 days befo	re you filed for a young for a young for a you filed for you filed for you filed for a young for a	mily, or household for bankruptcy, did to whom you paid	d you p d a tota ts for co is ban s after mer d d you p	debts. Consultoose." pay any cred ral of \$6,425* domestic sup nkruptcy case that for case lebts. pay any cred	or more in port obligates. Silled on continuous attornational total	of \$6,425* or r one or more p tions, such as or after the date of \$600 or more	nore? payments and the child support and the of adjustment. re?	
		— 163		ments for do	mestic support ob						nclude payments to an
	Credito	r's Name and	l Address		Dates of paymer	nt	Total an	nount paid	Amount you still owe	•	ayment for

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Case number (if known) Document Debtor 1 Jessie Ray Miller

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.								
	No								
	☐ Yes. List all payments to an insider.								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment			
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer	any property on a	ccount of a de	ebt that benefited an			
	■ No□ Yes. List all payments to an insider								
	. ,	Dates of navment	Total amount	Amount you	Donnen for	thic novement			
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Include cred	this payment itor's name			
Pa	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures							
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.								
	Case title Case number	Nature of the case	Court or agency		Status of th	e case			
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, 1	foreclosed, garnis	hed, attached	I, seized, or levied?			
	Creditor Name and Address	Describe the Property		Date		Value of the			
		Explain what happened	d			property			
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bed No Yes. Fill in the details.		luding a bank or fi	nancial institution	, set off any a	mounts from your			
	Creditor Name and Address	Describe the action the	creditor took	Date taken	action was	Amount			
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possess	sion of an assigne	e for the bene	fit of creditors, a			
Pa	rt 5: List Certain Gifts and Contributions								
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gift	s with a total value	of more than \$60	0 per person?	,			
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value			
	Person to Whom You Gave the Gift and Address:			9					

Debt	Case 16-29107 Doo		09/12/16 cument	Entered 09/12/16 1 Page 34 of 47 Case number		c Main
Debt	or 1 Jessie Ray Miller			Case number	(IT KNOWN)	
I	Within 2 years before you filed for ban ■ No □ Yes. Fill in the details for each gift or		ou give any gi	fts or contributions with a tot	al value of more than	\$600 to any charity?
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co		escribe what yo	ou contributed	Dates you contributed	Value
Part	6: List Certain Losses					
[Within 1 year before you filed for bank or gambling? ■ No □ Yes. Fill in the details.	ruptcy or sinc	e you filed for	bankruptcy, did you lose any	thing because of the	ft, fire, other disaster
	Describe the property you lost and how the loss occurred	Include the	amount that ins	coverage for the loss surance has paid. List pending 3 of Schedule A/B: Property.	Date of your loss	Value of property lost
Part	7: List Certain Payments or Transfe	ers				
(Within 1 year before you filed for bank consulted about seeking bankruptcy onclude any attorneys, bankruptcy petition No Yes. Fill in the details.	r preparing a	bankruptcy pe	etition?		rty to anyone you
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if No	tra	escription and ensferred	value of any property	Date payment or transfer was made	Amount of payment
	Agnes Pogorzelski & Associates, 7443 W. Irving Park Road Suite 1W Chicago, IL 60634 pogorzelski.law@gmail.com	P.C. At	torney Fees			\$1,600.00

CredAbility **Credit counseling** \$70.00 270 Peachtree Street NW, Suite 1800 Atlanta, GA 30303

CIN Legal Data Services P.O. Box 88588 Milwaukee, WI 53288

Credit report

\$35.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

■ No

☐ Yes. Fill in the details.

Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment made

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Debtor 1 **Jessie Ray Miller**

18.	Within 2 years before you filed for bankrupte transferred in the ordinary course of your be include both outright transfers and transfers mainclude gifts and transfers that you have alread No	usiness or financial affa ade as security (such as t	nirs? he granting of a							
	Yes. Fill in the details.									
	Person Who Received Transfer Address	Description and v property transferr		payme	ibe any property or ents received or debts n exchange	Date transfer was	5			
	Person's relationship to you				-					
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called <i>asset-pro</i>		y property to a	self-settle	d trust or similar device	of which you are a				
	☐ Yes. Fill in the details.									
	Name of trust	Description and v	alue of the pro	perty trans	ferred	Date Transfer wa	ıS			
						made				
Par	t 8: List of Certain Financial Accounts, Ins	struments, Safe Deposit	Boxes, and St	torage Unit	s					
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred?	y, were any financial ac	counts or instr	uments he	ld in your name, or for y	our benefit, closed	,			
	Include checking, savings, money market, o houses, pension funds, cooperatives, associated No				t; shares in banks, credi	t unions, brokerage)			
	Yes. Fill in the details.									
			_		_					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco	unt or	Date account was closed, sold, moved, or transferred	Last baland before closing of transf	or			
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for	bankruptcy, a	ny safe dep	posit box or other depos	itory for securities,				
	■ No □ Yes. Fill in the details.									
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?				
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?									
	■ No									
	Yes. Fill in the details.									
		Who also has such		Dagarika	the contents	Da waw atill				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?				
Par	t 9: Identify Property You Hold or Control	for Someone Else								
23.	Do you hold or control any property that so	meone else owns? Inclu	ıde anv proper	tv vou born	owed from, are storing t	or, or hold in trust				
_0.	for someone.		ado any propo.	ty you bo	o	or, or mora in trace				
	■ No □ Yes. Fill in the details.									
	Owner's Name	Where is the prop	ertv?	Describe	the property	Valu	ıe			
	Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	ше ргорену	vait	٠C			
Par	t 10: Give Details About Environmental Info	ormation								
For	the purpose of Part 10, the following definition	ons apply:								

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 5 Case 16-29107 Doc 1 Filed 09/12/16 Entered 09/12/16 16:51:00 Desc Main Page 36 of 47 Case number (if known) Document

Debtor 1 **Jessie Ray Miller**

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	haz	ardous material, pollutant, contaminant,	or similar term.		,,	,
Rep	ort a	all notices, releases, and proceedings that	at you know about, regardless of wher	the	y occurred.	
24.	Has	any governmental unit notified you that	you may be liable or potentially liable	und	ler or in violation of an environme	ntal law?
		No				
	_	Yes. Fill in the details.				
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	i	Environmental law, if you know it	Date of notice
25.	Hav	re you notified any governmental unit of	any release of hazardous material?			
		No Yes. Fill in the details.				
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	i	Environmental law, if you know it	Date of notice
26.	Hav	re you been a party in any judicial or adn	ninistrative proceeding under any envi	ronn	nental law? Include settlements a	nd orders.
		No Yes. Fill in the details.				
	Case Title Case Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Name Address (Number, Street, City,		Status of the case
Par	t 11:	Give Details About Your Business or	Connections to Any Business			
		_		v of	the following connections to any	husiness?
27.	VVIL	hin 4 years before you filed for bankrupt A sole proprietor or self-employed ii		•	•	DUSINESS !
		☐ A member of a limited liability comp			-	
		☐ A partner in a partnership	any (220) or miniou habinty partitorism	.P (=	/	
		☐ An officer, director, or managing exc	ecutive of a corporation			
		☐ An owner of at least 5% of the voting	•			
		No. None of the above applies. Go to F				
	_	Yes. Check all that apply above and fill		.		
	_	siness Name	Describe the nature of the business		Employer Identification number	
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security r	number or ITIN.
					Dates business existed	
28.		hin 2 years before you filed for bankrupt itutions, creditors, or other parties.	cy, did you give a financial statement t	o an	yone about your business? Inclu	de all financial
		No				
		Yes. Fill in the details below.				
	Ad	me dress mber, Street, City, State and ZIP Code)	Date Issued			
_	_					

Part 12: Sign Below

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Case number (if known) Document

Debtor 1 Jessie Ray Miller

18 U.S	bankruptcy case can result in fines u .C. §§ 152, 1341, 1519, and 3571. ssie Ray Miller	p to \$250,000, or imprisonment for up to 20 years, or both.
Jessi	e Ray Miller ture of Debtor 1	Signature of Debtor 2
Date	September 7, 2016	Date
Did yo ■ No □ Yes	. •	tement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Did yo	u pay or agree to pay someone who i	s not an attorney to help you fill out bankruptcy forms?
■ No		
☐ Yes	. Name of Person Attach the Ba	nkruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this inform	nation to identify your	case:		
Debtor 1	Jessie Ray Miller	Middle Name	Last Name	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
Official Fo	rm 108			
Statemer	at of Intontio	n for Individu	uals Filing Under C	hanter 7
Statemen	it of intentio	ii ioi iiiaiviat	iais i iiiig onder c	napter / 12/15
	•	pter 7, you must fill out t	inis form it:	
creditors have	e claims secured by yo	ur property, or		
		and the lease has not exp		
	ver is earlier, unless th			the date set for the meeting of creditors, opies to the creditors and lessors you list
If two married pe	eople are filing togethe	r in a joint case, both are	equally responsible for supplying	g correct information. Both debtors must

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Jessie Ray Miller	Case number (if kno	own)
name:		Detain the property and redeem it	□Yes
name.		☐ Retain the property and redeem it.☐ Retain the property and enter into a	□ res
Descrip	otion of	Reaffirmation Agreement.	
propert		Retain the property and [explain]:	
securin	•		
	List Your Unexpired Personal Property		in the second (Official Forms 4000). (III
in the info	ormation below. Do not list real estate le	rou listed in Schedule G: Executory Contracts and Unexpeases. Unexpired leases are leases that are still in effect; y lease if the trustee does not assume it. 11 U.S.C. § 365(the lease period has not yet ended.
Describe	your unexpired personal property leas	es	Will the lease be assumed?
Lessor's r			□ No
Property:	on of leased		☐ Yes
			— 163
Lessor's r	name: on of leased		□ No
Property:	on on leased		☐ Yes
l occorio r	20.00		П.,
Lessor's r Description	name. on of leased		□ No
Property:			☐ Yes
Lessor's r	name:		□ No
Description Property:	on of leased		
r roporty.			☐ Yes
Lessor's r	name: on of leased		□ No
Property:	on onleased		☐ Yes
Lessor's r	name:		□ No
Description	on of leased		L No
Property:			☐ Yes
Lessor's r			□ No
Property:	on of leased		☐ Yes
Part 3:	Sign Below		
r arr o.	oign Below		
	nalty of perjury, I declare that I have ind hat is subject to an unexpired lease.	licated my intention about any property of my estate that	secures a debt and any personal
X /s/ J	Jessie Ray Miller	X	
Jes	sie Ray Miller	Signature of Debtor 2	
Sign	ature of Debtor 1		
Date	September 7, 2016	Date	
		·	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-29107 Doc 1 Filed 09/12/16 Entered 09/12/16 16:51:00 Desc Main Document Page 44 of 47

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	e	Jessie Ray Mi	ller				Case No.		
					Debtor(s)		Chapter	7	
		DIS	CLO	OSURE OF COMP	ENSATION OF A	ATTORNEY	FOR DE	EBTOR(S)	
1.	Pui			29(a) and Fed. Bankr. P. 20				, ,	that
1.	con	npensation paid to	o me v	within one year before the fine debtor(s) in contemplation	filing of the petition in bar	ankruptcy, or agreed	d to be paid	to me, for service	
				ave agreed to accept				1,600.00	
				his statement I have receive				1,600.00	
		Balance Due				\$		0.00	
2.	\$	0.00 of the fil	ing fe	e has been paid.					
3.	The	e source of the cor	mpens	sation paid to me was:					
		Debtor		Other (specify):					
4.	The	e source of compe	ensatio	on to be paid to me is:					
		Debtor		Other (specify):					
5.		I have not agreed	d to sh	nare the above-disclosed co	mpensation with any other	er person unless the	ey are mem	bers and associate	es of my law firm.
				the above-disclosed compe , together with a list of the					ny law firm. A
6.	In			sclosed fee, I have agreed to		-			
	a.	Analysis of the de	ebtor's	s financial situation, and re	ndering advice to the deb	otor in determining	whether to f	_	ankruptcy;
	c.		f the d	lebtor at the meeting of cre-				rings thereof;	
7.	Ву	agreement with tl	he deb	otor(s), the above-disclosed	fee does not include the	following service:			
					CERTIFICATION	<u> </u>			
		ertify that the fore kruptcy proceedin		is a complete statement of			to me for re	epresentation of the	he debtor(s) in
	Sep	tember 7, 2016	ô		/s/ Agnes	s Pogorzelski			
_	Date				Agnes Po	ogorzelski 96793	57		
						of Attorney ogorzelski & Ass	ociates. F	ה	
					7443 W. I	Irving Park Road		.0.	
					Suite 1W Chicago,				
						, IL 60634 0300 Fax: 773-6	25-0400		
					pogorzels	ski.law@gmail.c			
					Name of la	ıw firm			

United States Bankruptcy Court Northern District of Illinois

In re	Jessie Ray Miller		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	/ATRIX	
	V.E.	KITCHTION OF CREDITORIA		
		Number of	f Creditors:	11
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	itors is true and correct to the	he best of my
Date:	September 7, 2016	/s/ Jessie Ray Miller Jessie Ray Miller		

Addison Central Pathology 520 E. 22nd Street Lombard, IL 60148

Advocate Illinois Masonic Medical P.O. Box 4247 Carol Stream, IL 60197

City Of Chicago Department Of Finance P.O. Box 88292 Chicago, IL 60680

Comcast
Bankruptcy Department
P.O. Box 3005
Southeastern, PA 19398

ComEd P.O. Box 805379 Chicago, IL 60680

Direct TV P.O. Box 6550 Greenwood Village, CO 80155-6550

Medical Recovery Specialists, LLC 2250 E. Devon Avenue, Suite 352 Des Plaines, IL 60018

Merchants Credit 223 W. Jackson Blvd. Suite 700 Chicago, IL 60606

Midwest Diagnostic Pathology, SC 75 Remittance Drive Suite 3070 Chicago, IL 60675

Midwest Imaging Professionals P.O. Box 371863 Pittsburgh, PA 15250

Suburban Surgery Center 1950 N. Harlem Ave. Elmwood Park, IL 60707